



Complaints Resolution

We value your feedback on any issues concerning how we manage your relationship with us. We are committed to providing you with the best possible experience. However, if your experience didn't meet your expectations in any way, please use the process below.

Scope

This Complaints Resolution procedure applies to Citrus Insurance customers. You are our customer if you have received a quote for, purchased or made a claim under an insurance policy issued by Citrus Insurance.

How to contact us with a complaint

If you experience a problem, are not satisfied with our products, services or a decision we have made, the simplest way to resolve your complaint is to let us know so that we can help. You can contact us using the details below.



1800 248 787



customerservice@citrusinsurance.com.au



Citrus Insurance Customer Service, PO Box Q296,
QVB NSW 1230

In most circumstances complaints can usually be resolved within 5 business days.

Berkley Dispute Resolution

If we are not able to resolve your complaint or you would prefer not to contact Citrus Insurance, Berkley Insurance Company (**Berkley**) can assist. You can contact Berkley by:



02 9275 8566



complaints@berkleyapac.com



Berkley Dispute Resolution Team, PO Box Q296, QVB
NSW 1230

Your complaint will be allocated to a reviewer who will acknowledge receipt and contact you if they require additional information or if they have reached a decision. When responding to your complaint, you will be informed of the progress and timeframe for responding to your complaint.



Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the following external dispute resolution services:

Contact the Australian Financial Complaints Authority (AFCA)

Berkley is a member of AFCA.

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on Berkley, provided you also accept the determination. You do not have to accept AFCA's determination and you have the option of seeking remedies elsewhere. AFCA has the authority to hear certain complaints. Time limits may also apply.

You can contact AFCA and confirm if they can assist you.



www.afca.org.au



1800 931 678 (free call)



info@afca.org.au



Australian Financial Complaints Authority GPO Box
3, Melbourne VIC 3001

The Office of the Australian Information Commissioner (OAIC)

Your privacy complaints can be made to:



www.oaic.gov.au



1300 363 992



enquiries@oaic.gov.au



Office of the Australian Information Commissioner
GPO Box 5288, Sydney NSW 2001